



*The Commonwealth of Massachusetts*  
*Commonwealth Health Insurance Connector Authority*  
*100 City Hall Plaza, 6<sup>th</sup> floor*  
*Boston, MA 02108*

DEVAL PATRICK  
Governor

TIM MURRAY  
Lieutenant Governor

JAY GONZALEZ  
Board Chair

GLEN SHOR  
Executive Director

**Board of the Commonwealth Health Insurance Connector Authority**

**Minutes**

Thursday, September 8, 2011  
9:00 AM to 11:00 AM  
One Ashburton Place  
Boston, MA 02108  
21<sup>st</sup> Floor Conference Room

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**Attendees:** Jay Gonzalez, Dolores Mitchell, Glen Shor, Ian Duncan, Celia Weislo, Nancy Turnbull, Andres Lopez, Joseph Murphy and Louis Malzone. Kristin Thorn attended in place of Julian Harris. Jonathan Gruber was absent.

The meeting was called to order at 9:07 AM.

- I. Minutes:** The minutes of the July 14, 2011 meeting were approved by unanimous vote.
- II. Executive Director's Report:** Glen Shor opened by updating the Board on the enrollment figures for Commonwealth Care (CommCare) and Commonwealth Choice (CommChoice). Mr. Shor stated that CommCare enrollment dropped in August to 158,174, but climbed in September to 159,323. Mr. Shor stated that in future months, the Commonwealth Health Insurance Connector Authority (CCA) expects to see further growth in CommCare membership due to residents leaving the Medical Security Program as their unemployment insurance terminates. Mr. Shor then noted that CommCare Bridge currently has 14,708 members, continuing the program's pattern of natural attrition. Mr. Shor then reported that CommChoice enrollment has grown over the past couple of months, which was expected due to the open enrollment period for the private, non-group market that ran from July 1 to August 15. He informed the Board that there are currently 42,100 members enrolled in CommChoice. Mr. Shor stated that he expects a pattern of peaks in enrollment during the open enrollment periods and attrition during closed enrollment periods to continue in the future.

Mr. Shor continued by stating that the CCA is working to review a set of draft regulations issued by the federal government concerning state exchanges under national reform. He informed the Board that Kaitlyn Kenney is coordinating the effort to review the regulations and construct comments, which will be shared with the Board. Mr. Shor added that the CCA recently received a no-cost extension for its Exchange Planning Grant, which has extended the deadline for the CCA to utilize this funding from September 30, 2011 to September 30, 2012.

Dolores Mitchell arrived at 9:16 AM.

Secretary Gonzalez asked whether the recent CommCare enrollment figures are consistent with the CCA's projections. Mr. Shor replied that the CCA has found nothing alarming about the recent CommCare enrollment figures and that the CCA will begin to reforecast CommCare enrollment projections over the next few months.

**III. FY 2012 Plan of Operations:** Bob Nevins opened by summarizing the process for establishing the CCA's FY 2011 goals and explaining the categories under which these goals are placed. Mr. Nevins then proceeded to describe the CCA's goals under the "Connector 1.0" category, which represents the CCA's goals that pertain to the CCA as it exists prior to the implementation of national health care reform. The first goal under this category deals with controlling premiums for CommCare. Ms. Turnbull pointed out that the CCA does not have the ability to control premiums for CommChoice. Mr. Shor highlighted the importance of the CCA finishing the goals established for FY 2011 that could not be completed by the end of the fiscal year. Ms. Mitchell asked whether the CCA believes that utilization is higher in the CommChoice program than other forms of health insurance because the CommChoice population consists of many people who were previously uninsured and may now be looking to obtain coverage for a recently developed condition. Mr. Shor explained that the CCA does not receive utilization data for CommChoice members and that, without that information, it would be difficult to make any assumptions about utilization. Ms. Mitchell then expressed concern about the premium levels for CommChoice and stated that representatives from the Commonwealth should put pressure on the health plans to aggressively negotiate reimbursement rates with health care providers. Ms. Turnbull requested premium trend data for CommChoice. Secretary Gonzalez then requested that the CCA begin to consider how to approach the CommCare managed care organizations (MCOs) about reforming the provider payment delivery system. Secretary Gonzalez stated that this will be a key strategy for FY 2013.

Next, Mr. Nevins introduced the goals under the "Connector 2.0" category, which represents the CCA as it will exist after the implementation of national reform, and the administrative and organizational goals. Mr. Nevins then began to describe the key strategies for accomplishing the goals he previously introduced.

Joseph Murphy arrived at 9:36 AM.

One strategy for completing the goal, "Ensure appropriate oversight of our organization by our Board of Directors" is to continue with the current follow-up process on requests and issues raised by the Board during Board meetings. Ms. Turnbull commented that she has found this procedure to be very helpful. Secretary Gonzalez thanked Mr. Nevins and the staff of the CCA for their work on establishing the FY 2012 goals. He commented that the focus of these goals on establishing "Connector 2.0" is recognition that this will be a main focus of the CCA moving forward. Secretary Gonzalez also stated that he is pleased to see that the CCA will be establishing metrics for measuring success in completion of the FY 2012 goals. Mr. Shor added that the CCA will be working to establish these metrics in the immediate future and will share them with the Board.

**IV. Commonwealth Care Quarterly Update:** Stephanie Chrobak began by providing an update on the enrollment figures for CommCare. Ms. Turnbull asked Ms. Chrobak if it surprises her that CommCare enrollment has remained fairly constant over the past year. Ms. Chrobak replied that this does not surprise her, especially in light of the unemployment insurance extensions by the federal government, which have allowed more people to remain on the

Medical Security Program. When Ms. Chrobak presented a slide that shows how CommCare enrollment by MCO has changed over time, Ms. Turnbull asked if a similar trend would be seen if these enrollment figures were then sorted by Plan Type. Ms. Chrobak responded that a similar trend would be seen and that she would share this data with the Board.

Jean Yang then presented the CommCare open enrollment statistics to the Board. Ms. Mitchell asked if the CCA has obtained any assessments of the open enrollment period from the MCOs. Ms. Yang replied that the CCA has been receiving feedback from the MCOs and that the CCA is appreciative of this feedback. Ms. Mitchell asked Ms. Yang to provide a short summary of her main takeaways from this past open enrollment period. Ms. Yang replied that this open enrollment period indicated to her that there is a significant portion of the CommCare population that is closely engaged in the program. Ms. Turnbull added that this open enrollment indicated to her that many members are conscious of the trade-off between provider network and price when choosing a plan. Ms. Turnbull then requested data that will help to indicate how much of the member movement between MCOs during open enrollment was premium-driven and how much was network-driven. Ms. Yang replied that the CCA could gather data that could shed light on this subject to a certain extent; however such data would not perfectly represent the answer to this question. Ms. Mitchell asked what effect open enrollment has on the CommCare FY 2012 budget. Ms. Yang stated that the results of open enrollment are largely consistent with what the CCA anticipated in the budget. Mr. Shor added that the results of open enrollment did not raise any concerns as far as the budget is concerned and that tracking aggregate membership will be the CCA's main concern as the fiscal year progresses. Ms. Yang agreed that aggregate membership is the most important variable in terms of the budget. Ms. Turnbull and Ian Duncan requested data concerning the percentage of incoming Plan Type 1 members who have access to a limited choice of plans due to not having a recent prior relationship with one of the CommCare MCOs.

Ms. Yang then summarized some trends and observations that have stood out to the CCA during the first part of FY 2012. Ms. Yang mentioned that as variation has widened among CommCare plans in terms of price and network, the higher cost, broader network plans attract the higher acuity population. Ms. Turnbull pointed out that the effect of this trend will be somewhat counterbalanced by limiting plan choice to incoming Plan Type 1 members. Ms. Yang agreed with Ms. Turnbull's observation.

Ms. Chrobak continued the presentation by providing an operational update for the program. As part of this update, Ms. Chrobak shared some customer service performance statistics with the Board. Ms. Turnbull asked what the most common reasons for members calling during open enrollment were. Ms. Chrobak stated that the CCA will return to the Board with this information.

Finally, Ms. Yang provided an update on the CommCare performance analysis and oversight initiative. Ms. Mitchell commented that she believes the CCA is asking the right types of questions as part of this initiative. However, she cautioned the CCA about establishing measures to rate quality, as quality can be difficult to quantify, which could cause faulty conclusions to be drawn. Ms. Turnbull requested that the CCA collaborate with MassHealth during the undertaking of this initiative and that this initiative pay particular attention to behavioral health and substance abuse services. Mr. Duncan commented that he did not see regular tracking of financials as part of this initiative, which he stressed as being an important aspect. Secretary Gonzalez thanked the CCA for establishing this initiative.

**V. Health Connector Office Space Lease (VOTE):** Edward DeAngelo opened by providing background information on the CCA's current office space lease and the steps taken by CCA

staff to assess alternative options for office space. Next, Mr. DeAngelo summarized the reasoning behind the CCA recommending a renewal of the current lease. Finally, Mr. DeAngelo outlined the conditions of the CCA's renewal of their current office space. The Board then authorized the CCA to enter to enter into a five year renewal of their current office space by a unanimous vote.

The meeting was adjourned at 10:48 AM.

Respectfully submitted,  
Andrew J. Graham